

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES**

In re Application of: Richard G. MOORE <i>et al.</i>	Confirmation No.: 3124
Application No.: 09/873,001	Group Art Unit: 3691
Filed: June 1, 2001	Examiner: Daniel Kesack
Attorney Docket No.: CDR00007	

For: SYSTEM AND METHOD FOR PROVIDING PREPAID SERVICES VIA AN
INTERNET PROTOCOL NETWORK SYSTEM

APPEAL BRIEF

Commissioner for Patents
Alexandria, VA 22313-1450

Dear Sir:

This Appeal Brief is submitted in support of the Notice of Appeal dated March 30, 2009.

I. REAL PARTY IN INTEREST

The real party in interest of the present application, solely for purposes of identifying and avoiding potential conflicts of interest by board members due to working in matters in which the member has a financial interest, is Verizon Communications Inc. and its subsidiary companies, which currently include Verizon Business Global, LLC (formerly MCI, LLC) and Cellco Partnership (doing business as Verizon Wireless, and which includes as a minority partner affiliates of Vodafone Group Plc). Verizon Communications Inc. or one of its subsidiary companies is an assignee of record of the present application.

II. RELATED APPEALS AND INTERFERENCES

Appellants are unaware of any related appeals and interferences.

III. STATUS OF THE CLAIMS

Claims 29-50 are pending in this appeal, in which claims 1-28 have earlier been canceled. No claim is allowed. This appeal is therefore taken from the final rejection of claims 29-50 on October 6, 2008.

IV. STATUS OF AMENDMENTS

All amendments have been entered.

V. SUMMARY OF THE CLAIMED SUBJECT MATTER

The claimed invention addresses problems associated with allowing subscribers of prepaid Internet services to review and manage their prepaid service accounts online and in real-time, while bundling a host of prepaid services to reduce delivery costs and to allow the subscribers to interact with only one service provider for all kinds of prepaid services.

Independent claim 29 provides for the following:

29. A system for accessing prepaid services information, comprising:

a web portal configured to present information relating to a plurality of prepaid services offered by different prepaid service providers (See, e.g., Specification, page 10, lines 1-19; Fig. 1, element 100, 110, etc.); and

a database configured to store a plurality of user profiles, each user profile specifying user account information identifying the prepaid services of a plurality of the prepaid service providers, wherein the web portal is further configured to transmit the user account information stored in a user profile to a respective user (See, e.g., Specification, page 10, line 20-page 11, line 6; Fig. 1, elements 130, 140, 150, 170, 175),

and to receive from the respective user a selection of one or more of the prepaid services identified in the transmitted user account information (See, e.g., Specification, page 14, lines 3-9; Fig. 2, elements 202a-202e; Fig. 3, elements 312a-312d).

Independent claim 42 provides for the following:

42. A method for supporting management of prepaid services, the method comprising:

receiving a request, at a web portal (See, e.g., Specification, page 11, lines 13-20; Fig. 2, element 200), from a user among a plurality of users for information relating to a plurality of prepaid services offered by a plurality of prepaid service providers (See, e.g., Specification, page 12, line 20-page 13, line 9; Fig. 2, elements 202a-202e), the request including a selection of one of the prepaid services input by the user; and

retrieving a profile for the user, the profile specifying user account information corresponding to one or more of the prepaid services of each of the plurality of prepaid service providers (See, e.g., Specification, page 13, lines 1-18; Fig. 3); and

transmitting the information relating to the prepaid services for presentation to the user according to the profile (See, e.g., Specification, page 13, lines 10-18; Fig. 3, element 300).

Independent claim 49 provides for the following:

49. A computer-implemented method for providing prepaid services, the method comprising:
communicating with a plurality of databases that include a first prepaid database supporting a prepaid service of a first provider, and a second prepaid database supporting prepaid service of a second provider (See, e.g., Specification, page 10, lines 1-page 12, line 3; Fig. 1, elements 130, 140, 150, 170, 175); and

presenting, via a web interface, the prepaid service of the first provider and the prepaid service of the second provider as a bundled service (See, e.g., Specification, page 14, lines 3-9; Fig. 3, elements 300, 312a-312d).

VI. GROUNDS OF REJECTION TO BE REVIEWED ON APPEAL

Whether claims 29-41 are obvious under 35 U.S.C. § 103 based on *Domenikos et al.* (US2001/0047386) in view of *Anderson et al.* (US 2002/0091572)?

Whether claims 42-48 are obvious under 35 U.S.C. § 103 based on *Anderson et al.* (US 2002/0091572) in view of *Domenikos et al.* (US2001/0047386)?

Whether claim 49 is obvious under 35 U.S.C. § 103 based on *Anderson et al.* (US 2002/0091572) in view of *Mackenthun* (US 5,969,318)?

Whether claim 50 is obvious under 35 U.S.C. § 103 based on *Anderson et al.* (US 2002/0091572) and *Mackenthun* (US 5,969,318) in view of *Bellosguardo* (US 7,222,097)?

VII. ARGUMENT

A. CLAIMS 29-41 ARE NOT RENDERED OBVIOUS BY *DOMENIKOS ET AL.* AND *ANDERSON ET AL.* BECAUSE NEITHER REFERENCE DISCLOSES NOR SUGGESTS “USER ACCOUNT INFORMATION STORED IN A USER PROFILE,” WHERE THAT USER ACCOUNT INFORMATION IDENTIFIES “THE PREPAID SERVICES OF A PLURALITY OF THE PREPAID SERVICE PROVIDERS.”

The Examiner erred in rejecting claims 29-41 under 35 U.S.C. 103.

The initial burden of establishing a *prima facie* basis to deny patentability to a claimed invention under any statutory provision always rests upon the Examiner. *In re Mayne*, 104 F.3d 1339, 41 USPQ2d 1451 (Fed. Cir. 1997); *In re Deuel*, 51 F.3d 1552, 34 USPQ2d 1210 (Fed. Cir. 1995); *In re Bell*, 991 F.2d 781, 26 USPQ2d 1529 (Fed. Cir. 1993); *In re Oetiker*, 977 F.2d 1443, 24 USPQ2d 1443 (Fed. Cir. 1992). In rejecting a claim under 35 U.S.C. § 103, the Examiner is required to provide a factual basis to support the obviousness conclusion. *In re Warner*, 379 F.2d 1011, 154 USPQ 173 (CCPA 1967); *In re Lunsford*, 357 F.2d 385, 148 USPQ 721 (CCPA 1966); *In re Freed*, 425 F.2d 785, 165 USPQ 570 (CCPA 1970).

The combination of *Domenikos et al.* and *Anderson et al.* fails to set forth a *prima facie* case of obviousness with regard to independent claim 29 since there is no teaching in either reference of transmitting to a user, “user account information stored in a user profile,” where that user account information identifies “the prepaid services of **a plurality of the prepaid service providers.**” While *Anderson et al.* provides interfaces for a prepaid service, the prepaid system 50 of *Anderson et al.* relates to only a **single** service provider. Accordingly, there is no “user account information identifying the prepaid services of a **plurality of the prepaid service providers**” transmitted to “a respective user,” as claimed.

The only response to this argument by the Examiner in the Final Office Action of October 6, 2008 is that “in light of the rejection under 35 U.S.C. 112, second paragraph, above, the references teach the claimed limitation as best understood by Examiner, given its broadest reasonable interpretation” (Final Office Action-page 14).

The rejection under 35 U.S.C. 112, second paragraph, has now been withdrawn by the Examiner, but the unreasonably broad interpretation of the claim language by the Examiner remains. Thus, the Examiner fails to dispute Appellants’ distinction of the instant claimed subject matter over the applied references. In order to properly reject this claim under 35 U.S.C. § 103, the applied references must disclose or suggest at least “user account information identifying the prepaid services of a **plurality of the prepaid service providers**” transmitted to “a respective user.” Since neither *Domenikos et al.* nor *Anderson et al.* teaches or suggests this claim feature, no *prima facie* case of obviousness has been established.

At page 2 of the Advisory Action of March 5, 2009, the Examiner argues that Appellants are arguing the references individually, rather than arguing the combination. Contrary to this assertion by the Examiner, Appellants are, indeed arguing the **combination** of references. That is, even assuming, *arguendo*, *Domenikos et al.* teaches the framework of a system and method for purchasing services from a plurality of service providers, as alleged by the Examiner, and *Anderson et al.* teaches transmitting information identifying a plurality of services from a single service provider, as alleged by the Examiner, the skilled artisan would not have combined such teachings without an impermissible nudge in that direction based on hindsight gleaned from Appellants’ own disclosure.

Anderson et al. relies on a single prepaid system 50 allowing users to view information relating to a **single** prepaid service. However, there is nothing to suggest storing “a plurality of

user profiles, each user profile specifying user account information identifying the prepaid services of a **plurality of the prepaid service providers**” even in the face of the teaching by *Domenikos et al.* of purchasing services from a plurality of service providers. The prepaid system 50 of *Anderson et al.* belongs to but **a single service provider** and that single service provider is not likely to share its property, including customer databases, profiles, and sensitive financial information, with other service providers. Thus, there is no suggestion to modify the single prepaid system 50 of *Anderson et al.* in any manner as to permit customers to store “a plurality of user profiles, each user profile specifying user account information identifying the prepaid services of a **plurality of the prepaid service providers**,” as recited in claim 29.

At page 2 of the Advisory Action of March 5, 2009, the Examiner surmises that it would have been obvious to modify the system of *Domenikos et al.* to include an interface where a user can view data related to multiple accounts and, incongruously, bases this conclusion on a finding that *Anderson et al.* identifies a plurality of services from a single service provider and that typical prepaid systems lack a centralized access point for viewing information for multiple prepaid accounts. Thus, the Examiner appears to acknowledge that neither of the applied references provides for such an interface where a user can view data related to a plurality of service providers. That is, neither reference provides for ““a plurality of user profiles, each user profile specifying user account information identifying the prepaid services of a **plurality of the prepaid service providers**.” Accordingly, the combination of *Domenikos et al.* and *Anderson et al.* does not establish a *prima facie* case of obviousness.

Accordingly, the Honorable Board is respectfully requested to reverse the rejection of claims 29-41 under 35 U.S.C. § 103.

- B. CLAIMS 42-48 ARE NOT RENDERED OBVIOUS BY *ANDERSON ET AL.* AND *DOMENIKOS ET AL.* BECAUSE THE COMBINATION OF REFERENCES DOES NOT PROVIDE FOR RECEIVING A REQUEST FROM A USER AMONG A PLURALITY OF USERS FOR INFORMATION RELATING TO A PLURALITY OF PREPAID SERVICES OFFERED BY A PLURALITY OF PREPAID SERVICE PROVIDERS, WHEREIN THE REQUEST INCLUDES A SELECTION OF ONE OF THE PREPAID SERVICES INPUT BY THE USER AND A PROFILE OF THE USER, SPECIFYING ACCOUNT INFORMATION CORRESPONDING TO THE PREPAID SERVICES, IS RETRIEVED.**

The Examiner erred in rejecting claims 42-48 under 35 U.S.C. 103 based on *Anderson et al.* in view of *Domenikos et al.*

Claim 42, for example, recites “receiving **a request**, at a web portal, from a user among a plurality of users **for information relating to a plurality of prepaid services** offered by a plurality of prepaid service providers, the request including a selection of one of the prepaid services input by the user; and **retrieving a profile** for the user, **the profile specifying user account information corresponding to one or more of the prepaid services of each of the plurality of prepaid service providers**; and transmitting the information relating to the prepaid services for presentation to the user **according to the profile.**”

In the Final Office Action of October 6, 2008, the Examiner again takes the position that *Anderson et al.* discloses these features but for a “plurality of services being offered by a plurality of service providers,” relying on *Domenikos et al.* for that feature. However, it is precisely because *Anderson et al.* fails to disclose a “plurality of services being offered by a plurality of service providers,” that *Anderson et al.* cannot disclose a request from a user “**for information relating to a plurality of prepaid services** offered by a plurality of prepaid service providers.” Any information requested by or presented to a user in *Anderson et al.* relates to a service of **a single** service provider, as there is but a single prepaid system 50 disclosed in

Anderson et al. The user can view the particulars of a prepaid or postpaid account, e.g., the customer can view prepaid and postpaid calls (Paragraph [0029]) of that service. But the customer in *Anderson et al.* cannot retrieve a user profile, where the profile specifies “user account information corresponding to one or more of the prepaid services of each of **the plurality of prepaid service providers.**” That is, at best, a user in *Anderson et al.* may request information relating to a prepaid service from a single service provider and the information relating to that prepaid (or postpaid) service may be viewed by the user. The user in *Anderson et al.* is not presented with **information** relating to a **plurality** of prepaid services offered by a **plurality of prepaid service providers**, along with a selection of one of the prepaid services input by the user. Rather, the user in *Anderson et al.* is able to switch from prepaid to postpaid services, and vice-versa, offered by a **single service provider**.

The Examiner must give specific reasons why one of ordinary skill in the art would have been motivated to combine the references. See, e.g., *In re Kotzab*, 217 F.3d 1365, 1371, 55 USPQ2d 1313, 1317 (Fed. Cir. 2000); *In re Rouffet*, 149 F.3d 1350, 1359, 47 USPQ2d 1453, 1459 (Fed. Cir. 1998).

The reliance by the Examiner on *Domenikos et al.* to provide for this deficiency of *Anderson et al.* is misplaced because while *Domenikos et al.* provides for consumers to purchase products such as services online and in real time from a plurality of different vendors, there would have been no reason, absent impermissible hindsight, to modify *Anderson et al.* in such a manner as to provide for user interaction with a plurality of vendors. *Anderson et al.* relies on a single prepaid system 50 that allows users to view information relating to a single prepaid service. The prepaid system 50 may be integrated with a billing system 20 to enable the user to replenish the prepaid service. The user may be permitted to “perform lookups of payments and

balances on their prepaid and postpaid accounts” (paragraph [0029]). However, there is nothing to suggest that a **single** prepaid system 50 set up **by a single service provider** to allow access to that service provider’s customers should be expanded to include information relating to a **plurality** of service providers, even in the face of the teaching by *Domenikos et al.* of purchasing services from a plurality of service providers. The prepaid system 50 of *Anderson et al.* belongs to but **a single service provider** and that single service provider is not likely to share its property, including customer databases, profiles, and sensitive financial information, with other service providers. Thus, not only is there no suggestion to modify the single prepaid system 50 of *Anderson et al.* in some manner as to permit customers to view “information relating to a plurality of prepaid services offered by a plurality of prepaid service providers,” as recited in claim 42, but all common business sense would dictate that the opposite is true, i.e., that prepaid system 50 of *Anderson et al.* should stay relevant to only a single service provider.

Now, if the teaching by *Domenikos et al.* regarding purchasing services from a plurality of service providers were, for some reason, to be applied to the system of *Anderson et al.*, perhaps the best that could be said is that one might modify *Anderson et al.* to provide for a plurality of prepaid systems 50, one for each of the plurality of service providers. However, such a modification, even assuming there was a suggestion to make it, which there is not, would not provide for “receiving **a** request, at a web portal...for information relating to a plurality of prepaid services offered by a plurality of prepaid service providers, the request including a selection of one of the prepaid services input by the user,” because there would need to be a plurality of requests, one for each of the prepaid systems 50. Moreover, there would be no “retrieving **a** profile for the user, **the** profile specifying user account information corresponding to one or more of the prepaid services of each of the plurality of prepaid service providers,” as

also required by the claim, because a user profile would need to be retrieved from each of the plurality of prepaid systems 50 in the modified system of *Anderson et al.* There would be no single user profile corresponding to one or more of the prepaid services of each of the plurality of prepaid service providers,” as required by claim 42.

In the Final Office Action of October 6, 2008, the Examiner responds to these arguments by Appellants by citing *In re Keller*, 642 F.2d 413, 208 USPQ 871 (CCPA 1981) and *In re Merck & Co.*, 800 F.2d, 1091, 231 USPQ 375 (Fed. Cir. 1986) for the proposition that one cannot show nonobviousness by arguing the reference individually when a rejection is based on a combination of the references. Appellants agree with this tenet of patent law but respectfully points out that it is the **combination** that Appellants are attacking by asserting, for the reasons above, that there is nothing to suggest that a **single** prepaid system 50 set up by a single service provider to allow access to that service provider’s customers should be expanded to include information relating to a **plurality** of service providers, even in the face of the teaching by *Domenikos et al.* of purchasing services from a plurality of service providers. There would have been no reason, other than impermissible hindsight, for combining the references in any manner to arrive at the instant claimed subject matter.

Responsive to this, the Examiner also argues in the Final Office Action of October 6, 2008 (pages 15-16), that *Anderson et al.* does not relate to but a “single” prepaid service, but may include prepaid telephone and prepaid wireless services, having different payment accounts and balances associated therewith. However, each of these prepaid services is associated with only a **single** service provider and any modification of this teaching of *Anderson et al.* to expand its teachings to a plurality of service providers, as in *Domenikos et al.* would result, at best, in merely a plurality of requests, one for each of a plurality of prepaid systems 50. This would not

result in the claimed subject matter because claim 42 recites, “receiving **a** request, at **a** web portal, from a user among a plurality of users for information relating to a plurality of prepaid services offered by a plurality of prepaid service providers, the request including **a** selection of one of the prepaid services input by the user.” That is, a **single** request, at a **single** web portal, relating to a plurality of prepaid services offered by a plurality of prepaid service providers includes a **single** selection of one of the prepaid services input by the user. If there were a plurality of prepaid systems 50, as in a system resulting from *Anderson et al.* as modified by *Domenikos et al.* in a manner suggested by the Examiner, a user would need to make multiple requests (one from each such prepaid system 50) if desiring to manage a prepaid service from more than a single service provider.

At page 2 of the Advisory Action of March 5, 2009, the Examiner surmises that since *Anderson et al.* relates to a single service provider and *Domenikos et al.* “teaches that it is advantageous for service providers to be able to offer their services through a centralized channel offering services from multiple service providers (citing paragraph 4), the skilled artisan would have been motivated to modify *Anderson et al.* to accommodate multiple service providers.”

Appellants point out that paragraph [0004] of *Domenikos et al.* is completely devoid of any teaching of an advantage for service providers offering services through a centralized channel offering services from multiple service providers. To the extent the Examiner may have meant to identify paragraph [0004] of *Anderson et al.*, that paragraph is directed to a typical calling card system (i.e., a single service provider) lacking the ability to provide for a single view of customer data with centralized data access and processing. At best, *Anderson et al.* would like to provide for a single view of customer data as it relates to a **single** service provider. There is nothing within *Domenikos et al.* that would have led the skilled artisan to modify *Anderson et al.*

to provide for a single view of customer data related to a plurality of service providers. *Domenikos et al.* merely provides for access by a customer to a plurality of different vendors, each offering different products and services, but suggests nothing about “receiving a request, at a web portal, from a user among a plurality of users for information relating to a plurality of prepaid services offered by a plurality of prepaid service providers, the request including a selection of one of the prepaid services input by the user; and retrieving a profile for the user, the profile specifying user account information corresponding to one or more of the prepaid services of each of the plurality of prepaid service providers; and transmitting the information relating to the prepaid services for presentation to the user according to the profile.”

Accordingly, no *prima facie* case of obviousness has been established with regard to independent claim 42 and the Honorable Board is respectfully requested to reverse the rejection of claims 42-48 under 35 U.S.C. § 103.

C. CLAIMS 49 AND 50 ARE NOT RENDERED OBVIOUS BY *ANDERSON ET AL.* AND *MACKENTHUN* OR BY *ANDERSON ET AL.* IN COMBINATION WITH BOTH *MACKENTHUN* AND *BELLOSGUARDO* BECAUSE NONE OF THE APPLIED REFERENCES DISCLOSES OR SUGGESTS PRESENTING PREPAID SERVICES OF FIRST AND SECOND PROVIDERS AS A BUNDLED SERVICE.

The Examiner erred in rejecting claims 49 and 50 under 35 U.S.C. 103.

For the reasons above, *Anderson et al.* fails to teach that the prepaid service is provided by a plurality of different service providers and *Mackenthun* does not provide for this deficiency because any modification to *Anderson et al.* to provide for a plurality of different service providers would result in a system having a plurality of prepaid systems 50 and this would not

meet the feature, in claim 49, of “presenting, via a web interface, the prepaid service of the first provider and the prepaid service of the second provider as a **bundled service**.”

Moreover, Appellants disagree with the assessment by the Examiner, at page 10 of the Final Office Action of October 6, 2008, that *Anderson et al.* discloses such a “bundled service” at paragraphs [0029] and [0030]. Those portions of the reference may recite a “package solution,” and a “common customer care interface for both prepaid and postpaid services,” etc., but this is not a “bundled service” comprising “the prepaid service of the first provider and the prepaid service of the second provider,” as claimed, because *Anderson et al.* relates to but a single service provider. There is no first provider and second provider in *Anderson et al.* so there can be no “bundled service” comprising “the prepaid service of the first provider and the prepaid service of the second provider.”

At page 2 of the Advisory Action of March 5, 2009, the Examiner surmises that *Mackenthun* provides for the deficiencies of *Anderson et al.* by teaching prepaid services from multiple service providers. Appellants submit that *Mackenthun* does not provide for such deficiencies because *Mackenthun* does not provide for a “bundled service” comprising “the prepaid service of the first provider and the prepaid service of the second provider.” The “package solution” of *Anderson et al.*, to which the Examiner refers, e.g., at paragraph [0029], is directed to the interaction of a service (e.g., prepaid calling card) with other systems such as a billing system. *Anderson et al.* does not teach a “bundled service” comprising “the prepaid service of the first provider and the prepaid service of the second provider,” as claimed. There can be no “bundled service,” as claimed, in *Anderson et al.* because the reference is directed to but a **single** provider.

Bellosguardo, applied in the rejection of claim 50, in combination with *Anderson et al.* and *Mackenthun*, does not provide for this deficiency in the primary references.

The Examiner's only response to Appellants' argument is a citation, at page 12, paragraph 11 of the Final Rejection of October 6, 2008, of *KSR Int'l Co. v. Teleflex, Inc.*, 127 S. Ct. 1727, 82 USPQ2d 1385(2007), and a conclusory statement that this decision "forecloses Applicant's argument that a specific teaching is required for a finding of obviousness." The Examiner asserts that "there is a desirability in the convenience of being able to manage multiple accounts at a single portal" and that "the elements of the claimed invention were known...."

It is Appellants' position that *KSR* does not foreclose Appellants' arguments with regard to claims 49 and 50. While the Supreme Court may have curtailed the "teaching, motivation, suggestion" (TSM) test for obviousness in its strict application, the Court still requires some "articulated reasoning with some rational underpinnings" in order to reach the conclusion of obviousness within the meaning of 35 U.S.C. § 103. A mere "desirability" on the part of an artisan does not, *per se*, lead to the conclusion of obviousness. A teaching, by *Anderson et al.*, of accessing different prepaid services of a single service provider, combined with a teaching, by *Mackenthun*, of presenting information relating to a plurality of service providers, would **not** result in the subject matter of claim 49. As explained above, any modification to *Anderson et al.* to provide for a plurality of different service providers would result in a system having a plurality of prepaid systems 50 and this would not meet the feature, in claim 49, of "presenting, via a web interface, the prepaid service of the first provider and the prepaid service of the second provider as a **bundled service**." The proposed combination would not result in the elimination of the need for a separate prepaid system 50 for each service provider and, therefore, there would be no presentation of prepaid services of a plurality of service providers as a "**bundled service**," as

required by claim 49. The Examiner has presented no “articulated reasoning with some rational underpinnings” that would rebut this position. *KSR* still requires some “articulated reasoning with some rational underpinnings” to be presented by the Examiner in order to reach the conclusion of obviousness within the meaning of 35 U.S.C. § 103.

Accordingly, no *prima facie* case of obviousness has been established with regard to independent claim 49 and the Honorable Board is respectfully requested to reverse the rejections of claims 49 and 50 under 35 U.S.C. § 103.

VIII. CONCLUSION AND PRAYER FOR RELIEF

For the foregoing reasons, Appellants request the Honorable Board to reverse each of the Examiner’s rejections.

To the extent necessary, a petition for an extension of time under 37 C.F.R. §1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 504213 and please credit any excess fees to such deposit account.

Respectfully Submitted,

DITTHAVONG MORI & STEINER, P.C.

June 1, 2009
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IX. CLAIMS APPENDIX

1– 28. (Canceled)

29. A system for accessing prepaid services information, comprising:

a web portal configured to present information relating to a plurality of prepaid services offered by different prepaid service providers; and

a database configured to store a plurality of user profiles, each user profile specifying user account information identifying the prepaid services of a plurality of the prepaid service providers, wherein the web portal is further configured to transmit the user account information stored in a user profile to a respective user,

and to receive from the respective user a selection of one or more of the prepaid services identified in the transmitted user account information.

30. A system according to claim 29, wherein the web portal is configured to support offering any one of the prepaid services to any one of a plurality of users.

31. A system according to claim 29, wherein the web portal is maintained by a system operator having a customer that is one of a plurality of users.

32. A system according to claim 31, wherein another system operator has a customer that is one of the users, the other system operator compensating the system operator for use of the web

portal, the other system operator being one of a wholesaler, an online retailer, a system developer, or an Internet Service Provider (ISP).

33. A system according to claim 29, wherein the web portal is configured to provide users with real-time management of accounts for the prepaid services.

34. A system according to claim 29, wherein a plurality of users are each assigned a unique identifier for accessing the web portal.

35. A system according to claim 34, wherein the unique identifier includes a Personal Identification Number (PIN).

36. A system according to claim 29, wherein the information relating to the prepaid services includes payment information.

37. A system according to claim 29, wherein the web portal is further configured to initiate a payment verification process for the prepaid services.

38. A system according to claim 29, wherein the plurality of prepaid services includes one of prepaid calling card, prepaid Internet access, prepaid telephony, prepaid paging, prepaid cellular, prepaid cable television, prepaid travel, entertainment tickets, prepaid utilities, prepaid Internet hosting, prepaid gasoline, or prepaid heating oil.

39. A system according to claim 29, wherein the web portal presents the plurality of prepaid services as a prepaid bundled-service package.

40. A system according to claim 29, wherein a transaction conducted by the respective user via the web portal is verified by fraud detection system.

41. A system according to claim 29, wherein the web portal provides usage information for the prepaid services, and supports purchase of additional units of the prepaid services.

42. A method for supporting management of prepaid services, the method comprising:

receiving a request, at a web portal, from a user among a plurality of users for information relating to a plurality of prepaid services offered by a plurality of prepaid service providers, the request including a selection of one of the prepaid services input by the user; and

retrieving a profile for the user, the profile specifying user account information corresponding to one or more of the prepaid services of each of the plurality of prepaid service providers; and

transmitting the information relating to the prepaid services for presentation to the user according to the profile.

43. A method according to claim 42, wherein the information relating to the prepaid services includes payment information.

44. A method according to claim 42, further comprising initiating a payment verification process for the prepaid services by the web portal.

45. A method according to claim 42, wherein the plurality of prepaid services includes one of prepaid calling card, prepaid Internet access, prepaid telephony, prepaid paging, prepaid cellular, prepaid cable television, prepaid travel, entertainment tickets, prepaid utilities, prepaid Internet hosting, prepaid gasoline, or prepaid heating oil.

46. A method according to claim 42, wherein the web portal presents the plurality of prepaid services as a prepaid bundled-service package.

47. A method according to claim 42, further comprising:

communicating with a fraud detection system to verify a transaction initiated by the user via the web portal.

48. A method according to claim 42, wherein the web portal provides usage information for the prepaid services, and supports purchase of additional units of the prepaid services.

49. A computer-implemented method for providing prepaid services, the method comprising:

communicating with a plurality of databases that include a first prepaid database supporting a prepaid service of a first provider, and a second prepaid database supporting prepaid service of a second provider; and

presenting, via a web interface, the prepaid service of the first provider and the prepaid service of the second provider as a bundled service.

50. A computer-implemented method according to claim 49, wherein the web interface is operated by a system operator, and the first provider and the second provider are customers of the system operator.

X. EVIDENCE APPENDIX

Appellants are unaware of any evidence that is required to be submitted in the present Evidence Appendix.

XI. RELATED PROCEEDINGS APPENDIX

Appellants are unaware of any related proceedings that are required to be submitted in the present Related Proceedings Appendix.